



United Way
of Central Iowa

United Way of Central Iowa
Shannon Cofield, President
September 29, 2009
Iowa Health Commission Testimony

- How many full and part-time employees you have

49 FT 1 PT

- What kind of coverage, if any, you offer now (deductibles, percentage co-pay, etc.)

Wellmark Blue Choice

2 deductible levels (based on single coverage option)

\$750 (out of pocket annual maximum of \$1,500)

\$1000 (out of pocket maximum \$2,000)

Plan cost options vary for deductible plan selected by employee

For single, employee/spouse, employee/children and family

Co-pay \$15 in network, \$30 out of network

Co-insurance after deductible: 85%

Out of network feature

Lifetime maximum - \$2,000,000

- What percentage or amount of the premium is paid by employee and the agency or organization.

Agency: 80% Employee: 20%

- Trends over the last 5 years, i.e. deductible increases, premium increases, amount of premium paid by staff, etc.

No changes in deductibles over past 5 years

Employee contribution percentage: Steady

Premium increases average

05-06: 22.65% increase

06-07: 8.49% increase

07-08: No increase

08-09: No increase

09-10: 8.9% increase

No major plan changes in past 5 years.

- What percent are health insurance premiums of your total agency budget (this could also be included in talking about trends over the last 5 years).

05-06: 8.96%

06-07: 12.32%

07-08: 10.98%

08-09: 11.28%

- What strategies have you tried or are trying now to be able to offer health insurance to your employees?

Not applicable.

- What recommendation(s) would you give this commission concerning our efforts to extend affordable, quality health coverage to you organization?

To date, non-profits have not been a focal point of the federal health care reform legislation. The typical government incentive, providing tax credits, does not incentivize the non-profit sector because non-profits don't pay taxes. I think that pooling health insurance benefits is a good solution to the problem of affordability for non-profits.